

I CLAIM:

1. A method for acquiring unclaimed property information, comprising:
obtaining periodically a plurality of unclaimed property information from a
plurality of unclaimed property repositories, wherein the plurality of unclaimed property
information is maintained in a plurality of formats by the plurality of unclaimed property
5 repositories;
transforming the plurality of unclaimed property information maintained in the
plurality of formats into a unified database format, thereby creating transformed
unclaimed property information; and
creating a plurality of database records in an unclaimed property database with
10 transformed unclaimed property information using the unified database format.
2. A computer readable medium having stored therein instructions for
causing a processor to execute the method of Claim 1.
3. The method of Claim 1 wherein the step of obtaining periodically a
plurality of unclaimed property information from a plurality of unclaimed property
repositories includes obtaining unclaimed property information from state government
agencies, federal government agencies, state court agencies, federal court agencies,
5 public financial institutions or private financial institutions.
4. The method of Claim 1 wherein the step of transforming the plurality of
unclaimed property information maintained in the plurality of formats into a unified

database format includes processing unclaimed property information from paper documents, microfiche, CD-ROMs, or computer tapes.

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5. The method of Claim 1 wherein the step of transforming the plurality of unclaimed property information maintained in the plurality of formats into a unified database format includes extracting selected information from the plurality of formats and storing the selected information in a designated information field in the unified database format.

6. The method of Claim 1 wherein the step of transforming the plurality of unclaimed property information in the plurality of formats into a unified database format includes deleting duplicate or incomplete entries from the plurality of unclaimed property information.

7. The method of Claim 1 wherein the step of transforming the plurality of unclaimed property information in the plurality of formats into a unified database format includes combining two or more information fields from the plurality of unclaimed property information into one information field in the unified database format.

8. The method of Claim 1 wherein the step of creating a plurality of database records using the unified database format in an unclaimed property database with transformed unclaimed property information includes creating a plurality of pass-through database records.

9. The method of Claim 1 wherein the unclaimed property database is a pass-through database.

10. The method of Claim 1 wherein the step of creating a plurality of database records using the unified database format includes electronically linking selected ones of the plurality of database records in the unclaimed property database to original unclaimed property information from the plurality of unclaimed property repositories.

11. The method of Claim 1 wherein the step of creating a plurality of database records using the unified database format includes
 creating a database record; and
 linking the database record with other database records that include similar
 names.

12. A method of locating owners of unclaimed property, comprising:

(a) reading a database record from an unclaimed property database, wherein the unclaimed property database includes a plurality of database records created from a plurality of unclaimed property information from a plurality of unclaimed property repositories, and wherein the unclaimed property information is stored in a unified database format in the unclaimed property database;

(b) determining whether an owner of unclaimed property identified in the database record can be automatically located by searching one or more other

databases on public and private computer networks; and if so,

10 (c) notifying automatically an owner of unclaimed property as to the

existence and amount of unclaimed property; and

(d) repeating steps (a) and (b) for unique records in the unclaimed property database.

13. A computer readable medium having stored therein instructions for causing a processor to execute the method of Claim 12.

14. The method of Claim 12 wherein step (c) includes notifying an owner of unclaimed property with electronic mail, an automatically generated voice message or paper documents.

15. The method of Claim 12 wherein step (c) includes notifying an owner of unclaimed property via a web-site, television, radio or via a publication in a newspaper or magazine.

16. The method of Claim 12 wherein the step (c) includes notifying an owner of unclaimed property with a unique unclaimed property identifier that can be used by the owner of unclaimed property to electronically request the unclaimed property electronically via a computer network.

17. The method of Claim 11 wherein the database record from the unclaimed property database is linked to a plurality of other database records if an unclaimed property owner has multiple types or amounts of unclaimed property.

18. The method of Claim 12 wherein step (a) includes searching other database records with similar information linked to the database record.

19. A method for automatically requesting disbursement of unclaimed property, comprising:

providing a graphical user interface available on a computer network that allows an identified owner of unclaimed property to request unclaimed property;

electronically collecting appropriate information required by one or more unclaimed property repositories to disburse unclaimed property and a fee via the graphical user interface from an identified owner of unclaimed property;

electronically processing necessary forms for the one or more unclaimed property repositories for the identified owner of unclaimed property using the collected information;

requesting automatically with the electronically processed forms that unclaimed property from the one or more unclaimed property repositories for the identified owner be disbursed to the identified owner of unclaimed property.

20. A computer readable medium having stored therein instructions for causing a

processor to execute the method of Claim 19.

21. The method of Claim 19 wherein the step of electronically collecting appropriate information for one or more unclaimed property repositories and a fee via a computer network from an identified owner of unclaimed property includes only specific information required by the one or more unclaimed property repositories to recover
5 unclaimed property.

22. The method of Claim 19 wherein the step of electronically collecting appropriate information for one or more unclaimed property repositories and a fee via a computer network from an identified owner of unclaimed property includes collecting appropriate information for one or more unclaimed property repositories via an input
5 form written in the Hyper Text Markup Language or eXtensible Markup Language or the type of input form) and presented to an owner of unclaimed property via the Internet.

23. The method of Claim 19 wherein the fee is electronically collected automatically for a credit card, debit card, or electronically deducted from a checking or savings account.

24. The method of Claim 19 wherein the step of electronically collecting appropriate information includes automatically collecting and displaying input forms to collect appropriate information based on an unclaimed property identifier supplied to an owner of unclaimed property when the owner of unclaimed property was notified to
5 existence of unclaimed property.

25. An unclaimed property network system, comprising in combination:

an unclaimed property acquisition module for obtaining periodically a plurality of unclaimed property information from a plurality of unclaimed property repositories, wherein the plurality of unclaimed property information is maintained in a plurality of formats by the plurality of unclaimed property repositories, transforming the plurality of unclaimed property information maintained in the plurality of formats into a unified database format, thereby creating transformed unclaimed property information, and creating a plurality of database records in an unclaimed property database with transformed unclaimed property information using the unified database format;

an unclaimed property identification module for reading a database record from an unclaimed property database, determining whether an owner of unclaimed property identified in the database record can be automatically located by searching one or more other databases on public and private computer networks, and if so, notifying automatically an owner of unclaimed property as to the existence and amount of unclaimed property;

an unclaimed property disbursement module for electronically collecting appropriate information required by one or more unclaimed property repositories to disburse unclaimed property and a fee via a graphical user interface from an identified owner of unclaimed property, electronically processing necessary forms for the one or more unclaimed property repositories for the identified owner of unclaimed property using the collected information, and requesting automatically with the electronically processed forms that unclaimed property from the one or more unclaimed property

repositories for the identified owner be disbursed to the identified owner of unclaimed property;

25 an unclaimed property database module for storing a plurality of unclaimed property information in an unclaimed property database in a unified database format; and
 a graphical user interface available on a computer network that allows an identified owner of unclaimed property to request unclaimed property via the unclaimed property disbursement module.

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26. The system of Claim 25 further comprising:

 an unclaimed property database including a plurality of database records stored in a unified database format created from a plurality of unclaimed property information from a plurality of unclaimed property repositories.

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